

# Ok-Life-Accident-and-Health-or-Sickness-Producer Latest Exam Camp, Valid Ok-Life-Accident-and-Health-or-Sickness-Producer Dumps Demo



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## Ok-Life-Accident-and-Health-or-Sickness-Producer Online Training

Just like the saying goes, it is good to learn at another man's cost. In the process of learning, it is more important for all people to have a good command of the method from other people. The Oklahoma Life, Accident, and Health or Sickness Producer Exam exam questions from our company will help you find the good study method from other people. Using the Ok-Life-Accident-and-Health-or-Sickness-Producer Test Guide from our company, you can not only pass your exam, but also you will have the chance to learn about the different and suitable study skills. We believe these skills will be very useful for you near life.

### Insurance Licensing Oklahoma Life, Accident, and Health or Sickness Producer Exam Sample Questions (Q43-Q48):

#### NEW QUESTION # 43

Under the Fair Credit Reporting Act, a consumer report includes

- A. any report containing information solely as to transactions between the consumer and the person making the report.
- B. any authorizations or approval of a specific extension of credit, directly or indirectly, by the issuer of a credit card.
- C. communication of information by a consumer reporting agency bearing on a consumer's credit standing, worthiness, or personal characteristics.
- D. communication of information among persons related by common ownership.

**Answer: C**

Explanation:

The Fair Credit Reporting Act (FCRA)(15 U.S.C. § 1681) defines a consumer report as information communicated by a consumer reporting agency that bears on a consumer's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living, used to determine eligibility for credit, insurance, or employment. This is relevant in insurance underwriting for consumer reports.

\* Option A: Incorrect. Information among related entities is not a consumer report.

\* Option B: Incorrect. Transaction reports between the consumer and the reporter are excluded from the FCRA definition.

\* Option C: Correct. A consumer report includes information on credit standing and personal characteristics from a reporting agency.

\* Option D: Incorrect. Credit card authorizations are not consumer reports under FCRA.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State- Specific Knowledge - Oklahoma Insurance Statutes).

Fair Credit Reporting Act, 15 U.S.C. § 1681 (definition of consumer report).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

#### NEW QUESTION # 44

Returning part of the commission or giving anything of value to the insured as an inducement to buy a policy is

- A. controlled business.
- B. defamation.
- C. rebating.
- D. coercion.

**Answer: C**

Explanation:

Rebating is the practice of offering or returning part of a commission, premium, or anything of value to an insured as an inducement to purchase an insurance policy. It is prohibited in Oklahoma under the Unfair Trade Practices Act (Title 36 O.S. § 1204) to ensure fair competition and prevent undue influence.

\* Option A: Incorrect. Coercion involves forcing someone to buy insurance, not offering inducements.

\* Option B: Incorrect. Defamation is making false statements harming reputation, not related to inducements.

\* Option C: Correct. Rebating involves giving value to induce a policy purchase.

\* Option D: Incorrect. Controlled business refers to writing insurance primarily for oneself or close associates, not inducements.

This question falls under the Prometric content outline section on "State Insurance Statutes, Rules, and Regulations," which covers unfair trade practices.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State- Specific Knowledge - Oklahoma Insurance Statutes).  
Oklahoma Insurance Department, Title 36 O.S. § 1204 (unfair trade practices).  
Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

#### NEW QUESTION # 45

Many Universal Life Policies will permit a partial surrender of cash value. The surrender amount would

- A. not need to be repaid.
- B. have to be repaid.
- C. increase the face amount.
- D. increase the cash value.

**Answer: A**

Explanation:

Universal life insurance is a flexible permanent life insurance product with a cash value component. A partial surrender allows the policyowner to withdraw a portion of the cash value, reducing both the cash value and, typically, the death benefit. Unlike a policy loan, a partial surrender does not need to be repaid, as it is a withdrawal of the policyowner's own funds.

\* Option A: Incorrect. Partial surrenders are not loans and do not require repayment.

\* Option B: Incorrect. A partial surrender reduces the death benefit, not increases the face amount.

\* Option C: Incorrect. A partial surrender decreases the cash value, not increases it.

\* Option D: Correct. The surrender amount does not need to be repaid, as it is a withdrawal.

This question aligns with the Prometric content outline under "Life Products," which covers universal life insurance features, including cash value options.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Life Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4029 (nonforfeiture benefits and cash value).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

#### NEW QUESTION # 46

An insurance producer who knowingly and willfully makes a fraudulent statement relating to an application for insurance is subject to all of the following EXCEPT

- A. suspension.
- B. censure.
- C. revocation.
- D. discrimination.

**Answer: D**

Explanation:

Under Oklahoma's Insurance Code (Title 36 O.S. § 1435.13), a producer who knowingly and willfully makes a fraudulent statement on an insurance application faces disciplinary actions, including suspension, revocation, or censure of their license, as well as potential fines or criminal penalties. Discrimination is not a disciplinary action; it refers to unfair treatment and is unrelated to fraud penalties.

\* Option A: Incorrect (is a penalty). Suspension of the license is a possible consequence.

\* Option B: Incorrect (is a penalty). Revocation of the license is a possible consequence.

\* Option C: Correct (is not a penalty). Discrimination is not a disciplinary action for fraud.

\* Option D: Incorrect (is a penalty). Censure is a formal reprimand and a possible consequence.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: State- Specific Knowledge - Oklahoma Insurance Statutes).

Oklahoma Insurance Department, Title 36 O.S. § 1435.13 (grounds for license discipline).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

### NEW QUESTION # 47

What type of policy pays an amount per day for hospitalization directly to the insured regardless of the insured's other health insurance?

- A. Limited-amount per diem
- B. Medigap
- C. Hospital indemnity
- D. Blanket

**Answer: C**

Explanation:

A hospital indemnity policy pays a fixed daily, weekly, or monthly benefit directly to the insured for hospitalization, regardless of other insurance coverage or actual expenses incurred. This is a supplemental policy common in Oklahoma (Title 36 O.S. § 4405).

\* Option A: Incorrect. "Limited-amount per diem" is not a standard insurance term.

\* Option B: Incorrect. Blanket policies cover groups for specific risks, not individual hospitalization benefits.

\* Option C: Incorrect. Medigap covers Medicare gaps, not fixed hospitalization payments.

\* Option D: Correct. Hospital indemnity policies pay a fixed amount per day for hospitalization.

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Prometric Oklahoma Life, Accident, and Health or Sickness Producer Exam Content Outline (Section: General Knowledge - Accident and Health Insurance).

Oklahoma Insurance Department, Title 36 O.S. § 4405 (health insurance provisions).

Standard insurance study guides (e.g., Kaplan, ExamFX) for Oklahoma producer licensing.

### NEW QUESTION # 48

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In order to meet the different need from our customers, the experts and professors from our company designed three different versions of our Ok-Life-Accident-and-Health-or-Sickness-Producer exam questions for our customers to choose, including the PDF version, the online version and the software version. Now I want to introduce the online version of our Ok-Life-Accident-and-Health-or-Sickness-Producer learning guide to you. The most advantage of the online version is that this version can support all electronic equipment. If you choose the online version of our Ok-Life-Accident-and-Health-or-Sickness-Producer study materials, you can use our products by your any electronic equipment.

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